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KAREN ELLISON, RECORDER

RECORDING COVER PAGE

PARCEL ID# 1220-11-001-012

TITLE OF DOCUMENT

(DO NOT ABBREVIATE)

Loan Modification Agreement (Providing for Originator
Identification Numbers)

MODIFYING INSTRUMENT# 2016-885511

RECORDED DATE 08/04/2016

REASON FOR MODIFICATION:

Correct the Late Charge on the Note from 5.000% to the amount of
4.000%

NUMBER OF PAGES BEING RECORDED 4

CHECK AMOUNT \$17.00

CHECK NUMBER 145587

RECORDING REQUESTED BY:

MOVEMENT MORTGAGE, LLC

RETURN TO: NAME Pete Fotopoulos

ADDRESS 841 SEAHAWK CIRCLE

CITY/STATE/ZIP VIRGINIA BEACH, VA 23452

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LOAN MODIFICATION AGREEMENT **(Providing for Originator Identification Numbers)**

This Loan Modification Agreement (“Agreement”), made this 29th day of August, 2016, between Michael R Polish and Barbara J Polish, Husband and Wife (“Borrower”) and Movement Mortgage, LLC (“Lender”), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the “Security Instrument”), and Timely Payment Rewards Rider, if any, dated August 2nd, 2016 and recorded in Document Number 2016-885511 of the Recorder’s Records of Douglas County, Nevada and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the “Property”, located at 1126 Linda Anne Ct., Gardnerville, Nevada 89410, the real property described being set forth as follows:

A portion of the Southeast $\frac{1}{4}$ of the Northeast $\frac{1}{4}$ of Section 11, Township 12 North, Range 20 East, M.D.B. & M., described as follows:

Parcel 1, as shown on Parcel Map filed for Stoddard, Jacobsen Parcels, recorded February 12, 1975, in Book 275, Page 331, as Document No. 78188, Official Records of Douglas County, State of Nevada.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of August 2, 2016, the amount payable under the Note and the Security Instrument (the “Unpaid Principal Balance”) is U.S. \$334,190.00, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principle Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principle Balance at the yearly rate of 3.875%, from August 2, 2016. Borrower promises to make monthly payments of principal and interest of U.S. \$1,571.49, beginning on the 1st day of October, 2016, and continuing thereafter on the same day of each month until principal and interest are paid in full. The yearly rate of 3.875% will remain in effect until principal and interest are paid in full. If on September 1, 2046 (the “Maturity Date”), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
2. If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 4.000% of my overdue payment of principle and interest. I will pay this late charge promptly but only once on each late payment.

Carla Knapp (Seal)
Movement Mortgage, LLC -Lender-

By: Carla Knapp, AVP

9/9/2016
Date of Lender's Signature

Michael R Polish (Seal)
Michael R. Polish -Borrower-

Barbara J Polish (Seal)
Barbara J. Polish -Borrower-

_____ [Space Below This Line For Acknowledgments] _____

COOPER